Changes to Minnesota Health Care Programs

Here are the top ten changes to the Minnesota Health Care Programs (MHCP), effective January 1, 2014:

1. System Program Determination

Consumers will no longer choose to apply for specific MHCP. They will be placed into the most advantageous program for which they are eligible.

2. New Medical Assistance Eligibility

MA for Families with Children and Adults, also referred to as MA for Families and Adults, utilizes updated eligibility rules. Those who will use these updated rules include children under age 21, pregnant women, parents, caretaker relatives and adults without children.

3. New MinnesotaCare (MCRE) Eligibility Rules

MCRE eligibility rules are changing and will be similar to rules for Advanced Premium Tax Credit (APTC) and Cost Sharing Reduction (CSR).

4. New Income Calculation and Household Composition Determination

MA for Families with Children and Adults, and MCRE will use a new method for calculating income and determining household composition and household size.

- Tax filing information is used to determine household composition.
- Filed tax returns are used to determine a consumer's Modified Adjusted Gross Income (MAGI).

5. New Method and Requirements for Verification

MA for Families with Children and Adults and MCRE eligibility requirements will be verified electronically, whenever available. Electronic verifications include, but are not limited to, income, citizenship and noncitizen status, and Social Security number (SSN).

Changes to what needs to be verified, and when, are also changing for both MA for Families and Adults and MCRE. For example, pregnant women no longer need to verify their pregnancy for either MA or MCRE. Self-attestation will be accepted.

6. New Income Limits

The Federal Poverty Levels (FPLs), which you know as the Federal Poverty Guidelines (FPGs), are changing for some consumers. For example, MA Adults without Children are changing from 75% FPG to 133% FPL.

7. Asset Test Eliminated

MA for Families with Children and Adults and MCRE will not have an asset test!

8. MCRE Limitations Eliminated

Two MCRE limitations are being eliminated:

- The \$10,000 inpatient hospitalization coverage cap.
- The four-month rule for other health care coverage.

9. Programs Ending

The Healthy Minnesota Contribution Program and the MCRE for Volunteer Firefighters and Ambulance Attendants are ending as of December 31, 2013.

10. Notices Changes

Notices will be sent to a household rather than an individual. The combined notice will include eligibility results for each household member, even if they are on different programs. Households will also have the option to receive their notices electronically.